



RBC Wealth Management invites you to:

A Veteran's Day Shredding Party!

The Charlotte Branch invites you to bring any unwanted papers and documents for secure, on-site shredding. Even if you have no shredding, come and enjoy coffee and donuts with us. This is our way of giving back to our clients and our community, and a great way to protect your identity.

(See back for guidelines).

Date: **Saturday, November 11, 2017**

Rain or shine

Time: **9 a.m. – Noon**

Location: **6000 Fairview Road, Charlotte, NC 28210**

Please note that documents may not be dropped off prior to the event or given to someone to shred for you.

Charlotte Branch

6000 Fairview Road, Charlotte, NC 28210



**Wealth
Management**

Secure document shredding provided by PROSHRED® Security, Charlotte. No plastic bags or three-ring binders.

Type of record	How long to keep?
Copies of old tax returns	Keep copies along with supporting documents for seven years. The IRS has three years to find good-faith errors, but they have six years to cite you for under-reporting income.
Credit card statements	Shred them as soon as your payment is posted unless your statement contains: charitable contributions (six years), mortgage or insurance payments (as long as you own your home), major purchases like cars, computers or expensive electronics (for home insurance and warranty records). If you use online access, statement copies are provided online.
Bank statements	Basically, the same as credit card statements. You can shred monthly bank statements as soon as you've reviewed them for accuracy. But keep copies of canceled checks related to charity, insurance and mortgage payments, or other tax-related items like checks to the IRS. If you use online access, copies of checks and statements are provided online.
Bills	Shred after your payment is posted. However, if you take a home office deduction on your tax return, keep them for six years. Keep bills for big ticket items such as furniture, cars, expensive jewelry, and appliances for as long as you own them in case you ever have to file an insurance claim.
Brokerage statements	Keep monthly statements until you receive the yearly summary. You can shred monthly statements once you're sure they match your yearly summary statement.
Pay stubs	Keep for one year until you receive your December pay stub or W-2. You can shred the monthly stubs as soon as you've received the December stub and verified the W-2.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

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